

Howard County Consumer Affairs Advisory Board

Meeting Minutes for July 1, 2015

The meeting was called to order at 7:12 pm the President

- Present: Richard Green, Sue Rogan, Felicia West Ashlyn Hood & Jill Bussey
- Absent: Katherine Bronstein & Jerome Jackson

Minutes of the June 3, 2015 meeting were approved as read.

Administrator's Report

Becky advised the Board that weekly ads are now running in the Korean Times and Korean Dailey and that the first consumer column was published in mid-June. Jill suggested asking FIRN and David Lee (County Admin) to look for the ads and columns to verify that they are running. Next month Becky will provide the Board with OCA's annual report and fy16 strategic plan. Becky also reported that the pens to be given away at events arrived and passed one around for inspection.

Discussion of Advisory Board Project – Student Loans

The Board members provided updates on the info they gathered to help focus the topic for an event that would coincide with National Consumer Protection Week next March or another event.

- Katherine reported (by email to Becky) that she contacted Marie Janiszewski at Howard Community College who indicated that HCC would be interested in working with the Board on this event. There will be a new Director of Financial Aid Services starting July 1 and Katherine will follow up with her once she gets settled.
- Katherine also reported getting a recommendation from a friend to talk to a reporter at the Chronicle of Higher Education, TICAS and US PIRG. Becky has also talked with a reporter friend at the Chronicle who said she would be happy to help with the event.
- Richard sent an e-mail to Courtney Watson but has not heard back;
- Sue contacted Calvin Ball who said he is interested in the event;
- Jill spoke with Feli Sola Carter with Conexiones about the experiences of 1st generation immigrants. While those who are not US citizens can't get federal financial aid, the state requires completed FAFSA for state aid. Parents and students who need help completing the form are often targeted by con artists who offer but fail to provide the service or who provide the service using stolen personal information that can lead to the arrest or deportation of the family.
- Becky got a recommendation for a contact person in the HCPSS's guidance department.

The Board then discussed the various student loan issues that could be the focus of the project. The Board reached consensus on sponsoring an event which could be filmed or presented as a webinar on: the evaluation of debt load and potential future earnings, how repayment plans vary and scams surrounding student loans. They also agreed that having a testimonial from one or more students who have had loan problems would be useful.

Sue volunteered to create an outline of the issues discussed and logistics to be considered. Felicia agreed to contact the HCPSS, the CFPB and NCLC to discuss partnerships and/or information they can contribute.

Discussion of August / September meetings

Various Board members stated that they would be unable to attend the August meeting and Becky advised the Board that she will be unavailable during the first 2 weeks of September. The Board agreed to try to combine the August and September meetings into one meeting in mid-late August. Becky will distribute a survey to find the best available date.

Meeting adjourned at 8:15 pm.

THE NEXT MEETING OF THE BOARD WILL BE ON A DATE/TIME TO BE ANNOUNCED ON OCA WEBSITE

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